

# **EXHIBIT C**

**UNITED STATES BANKRUPTCY COURT**  
**Western District of New York**  
Olympic Towers, Suite 250  
300 Pearl Street  
Buffalo, NY 14202  
[www.nywb.uscourts.gov](http://www.nywb.uscourts.gov)

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In Re:

Darcy M. Hoefert  
253 Payne Ave.  
North Tonawanda, NY 14120

Case No.: 1-09-10778-MJK  
Chapter: 7

Debtor(s)

Last four digits of Social-Security or Individual  
Taxpayer-ID (ITIN) No(s)./Complete EIN: xxx-xx-7258

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**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: June 11, 2009

BY THE COURT

Michael J. Kaplan  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

\* You could have received this notice electronically. Register to receive future notices sent electronically through the Bankruptcy Notice Center: <http://www.EBNuscourts.com>

FORM B18 continued (Official Form 18) (12/07)

**EXPLANATION OF BANKRUPTCY DISCHARGE  
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

**Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

**Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

**Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Form b18  
Doc 18

## Notice Recipients

District/Off: 0209-1  
 Case: 1-09-10778-MJK

User: murray  
 Form ID: b18

Date Created: 6/11/2009  
 Total: 32

**Recipients of Notice of Electronic Filing:**

tr	Morris L. Horwitz	mlhtrustee@aol.com, ny49@ecfcbis.com
aty	David F. Butterini	rlcbutterini@yahoo.com
aty	Morris L. Horwitz	morrislhorwitz@aol.com

TOTAL: 3

**Recipients submitted to the BNC (Bankruptcy Noticing Center):**

db	Darcy M. Hoefer	253 Payne Ave.	North Tonawanda, NY 14120	
20184588	Applied Bank	4700 Exchange Ct.	Boca Raton, FL 33431	
20184587	Applied Bank	Attn: Bankruptcy Department	P.O. Box 17125	Wilmington, DE 19850-7125
20184589	Bank of America	Attn: Bankruptcy Department	P.O. Box 26012	Greensboro, NC 27470
20184590	CACH, LLC	370 17th St., Ste. 5000	Denver, CO 80202	
20184593	CHASE	attn: Bankruptcy Dept.	200 White Clay Center Dr.	Newark, DE 19711
20184594	CITI CARDS	attn: BANKRUPTCY DEPT.	P.O. BOX 34294	LOUISVILLE, KY 40232
20184595	CITIBANK	Attn: Bankruptcy Department	P.O. BOX 182149	Columbus, OH 43218
20184597	COLUMBIA HOUSE	1400 NORTH FRUIT RIDGE AVE.	P.O. BOX 1157	TERRA HAUTE, IN 47811
20184591	Capital One	Attn: Bankruptcy Department	P.O. Box 5155	Norcross, GA 30091
20184592	Capital One Bank (USA), NA	1680 Capital One Dr.	Mc Lean, VA 22102	
20184596	City Court of N. Tonawanda	216 Payne Ave.	Tonawanda, NY	
20184598	Daniels & Norelli, P.C.	900 Merchants Concourse	Suite 400	Westbury, NY 11590
20184599	Dr. Rowland	292 Meadow Dr.	North Tonawanda, NY 14120	
20184600	FINGERHUT	ATTN: COLLECTION CONTROL DIVISION	P.O. BOX 189	MONTICELLO, MI 55362
20184601	FIRST PREMIER BANK	601 SOUTH MINNESOTA AVE.	SIOUX FALLS, SD 57104	
20184603	FOSTER & GARBUS, ESQS.	500 BI COUNTY BLVD.	P.O. BOX 9030	Farmingdale, NY 11735
20184602	First Premier Bank	3820 N Louise Ave.	Sioux Falls, SD 57104	
20184604	GE Money Bank	Attn: Bankruptcy Dept.	P.O. Box 103104	Roswell, GA 30076
20184605	HSBC Bank	P.O. Box 5253	Carol Stream, IL 60197	
20184606	HSBC Bank (Household Bank)	Attn: Bankruptcy Department	961 Corporate Center Dr.	Pomona, CA 91769
20184607	JC PENNEY CO.	Attn: Bankruptcy Dept.	P.O. Box 981131	El Paso, TX 79998-1131
20184608	NCO Financial System Inc.	507 Prudential Road	Horsham, PA 19044	
20184609	NORTH TONAWANDA CITY COURT	attn: Court Clerk	216 PAYNE AVE.	NORTH TONAWANDA, NY 14120
20238645	PRA Receivables Management, LLC as agent of	HSBC Bank Nevada, N.A.	P.O. Box 12907	Norfolk, VA 23541
20231606	PYOD LLC its successors and assigns as assignee of	Citibank	c/o Resurgent Capital Services	PO Box 19008
20184610	SEVENTH AVENUE	1112 7TH AVE.	MONROE, WI 53566	Greenville, SC 29602-
20184611	SWISS COLONY	1112 7TH AVE.	MONROE, WI 53566	
20184612	Verizon New York Inc.	P.O. Box 165018	Columbus, OH 43216	

TOTAL: 29